

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT DISTRICT OF IN  
INDIANAPOLIS DIVISION

In re: RUSLAN LVOVICH BESSARABENKO Case No. 12-14337  
IRINA YAKOVLEVNA BESSARABENKO

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ann M. Delaney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/10/2012.
- 2) The plan was confirmed on 05/28/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/07/2017.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,499.00.
- 10) Amount of unsecured claims discharged without full payment: \$102,115.62.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 6,166.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 6,166.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,301.00	
Court Costs	\$ 54.37	
Trustee Expenses & Compensation	\$ 341.23	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,696.60</b>
Attorney fees paid and disclosed by debtor(s):	\$ 699.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICES OF MARK S	Lgl	4,000.00	3,301.00	3,301.00	3,301.00	0.00
SELECT PORTFOLIO SERVICING,	Uns	54,000.00	55,435.33	55,435.33	514.27	0.00
MIDLAND MORTGAGE CO	Sec	110,000.00	111,796.82	111,796.82	1,528.33	0.00
MED 1 SOLUTIONS	Uns	1,613.45	NA	NA	0.00	0.00
WELLS FARGO EDUCATION	Uns	0.00	5,303.57	5,303.57	0.00	0.00
DISCOVER BANK	Uns	0.00	4,052.67	4,052.67	37.59	0.00
DISCOVER BANK	Uns	0.00	1,594.45	1,594.45	14.79	0.00
DEPARTMENT STORES NATIONAL	Uns	0.00	968.09	968.09	8.98	0.00
NAAB ROAD SURGICAL	Uns	0.00	453.00	453.00	4.20	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	995.81	995.81	9.24	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	997.49	997.49	9.25	0.00
FIA CARD SERVICES	Uns	0.00	6,579.74	6,579.74	61.04	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,359.94	5,359.94	49.72	0.00
PORTFOLIO RECOVERY	Uns	0.00	426.59	426.59	3.96	0.00
PORTFOLIO RECOVERY	Uns	0.00	661.44	661.44	6.14	0.00
CREDIT FIRST N A	Uns	0.00	1,448.60	1,448.60	13.44	0.00
CREDIT FIRST N A	Uns	0.00	788.92	788.92	7.32	0.00
RESURGENT ACQUISITION LLC	Uns	0.00	498.94	498.94	4.63	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT ACQUISITION LLC	Uns	0.00	707.72	707.72	6.57	0.00
PORTFOLIO RECOVERY	Uns	0.00	3,269.28	3,269.28	30.33	0.00
PORTFOLIO RECOVERY	Uns	0.00	983.84	983.84	9.13	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,550.72	2,550.72	23.67	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,247.72	1,247.72	11.57	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,651.17	1,651.17	15.31	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,012.83	2,012.83	18.67	0.00
MED 1 SOLUTIONS	Uns	0.00	1,238.45	1,238.45	11.48	0.00
MED 1 SOLUTIONS	Uns	0.00	2,947.96	2,947.96	27.35	0.00
PORTFOLIO RECOVERY	Uns	0.00	414.48	414.48	3.85	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,412.55	1,412.55	13.10	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,087.80	1,087.80	10.09	0.00
BECKET & LEE LLP	Uns	0.00	1,657.71	1,657.71	15.38	0.00
PORTFOLIO RECOVERY	Uns	0.00	414.48	0.00	0.00	0.00
MIDLAND MORTGAGE CO	Sec	0.00	1,684.48	1,684.48	0.00	0.00
ANN M DELANEY, NOTICING COSTS	Adm	0.00	0.00	0.00	54.37	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,528.33	\$ 1,528.33	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 111,952.97	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 113,481.30	\$ 1,528.33	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 106,746.81	\$ 941.07	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,696.60	
Disbursements to Creditors	\$ 2,469.40	
<b>TOTAL DISBURSEMENTS:</b>		\$ 6,166.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/09/2018

By: /s/Ann M. DeLaney  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.